

**Information to identify the case:**

Debtor 1 **Bradly T Holloway**  
\_\_\_\_\_  
First Name Middle Name Last Name

Debtor 2  
(Spouse, if filing) \_\_\_\_\_  
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-1882**

EIN ---

Social Security number or ITIN ---

EIN ---

United States Bankruptcy Court **Northern District of Illinois**Case number: **20-13120****Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Bradly T Holloway

September 29, 2020**For the court:** Jeffrey P. Allsteadt, Clerk  
United States Bankruptcy Court**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

United States Bankruptcy Court  
Northern District of Illinois

In re:  
Bradly T Holloway  
Debtor(s)

Case No. 20-13120-CAD  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0752-1  
Date Rcvd: Sep 29, 2020

User: dpruitt  
Form ID: 318

Page 1 of 2  
Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 01, 2020:**

Recip ID	Recipient Name and Address
db	+ Bradly T Holloway, 965 West Spencer Court, Palatine, IL 60067-2206
28914604	+ All Wheels Financial, Inc., c/o David J Axelrod, 1448 Old Skokie Rd., Highland Park, IL 60035-3040
28914610	+ BMO Harris, c/o Howard & Howard, 200 S Michigan, Ste. 1100, Chicago, IL 60604-2461
28914608	+ Bark Welding & Petro Svcs, c/o Abrams & Abrams, 180 W Washington St., Ste. 910, Chicago, IL 60602-2316
28914614	+ Fifth Third Bank Na, 5050 Kingsley Dr, Cincinnati, OH 45227-1115
28914616	+ Gibbs Equipment & Towing, 101 Mulberry Dr., Glendive, MT 59330-3044
28914617	+ Guaranty Solutions Recovery Fund, I, c/o The Weininger Law Firm, LLC, 2 N LaSalle St., Ste. 1600, Chicago, IL 60602-4036
28914618	+ Guaranty Solutions Recovery Fund, I, 1347 N Greenfield Rd., #103, Mesa, AZ 85205-4072
28914619	+ H&S Ag Rentals, 43980 267th St, Bridgewater, SD 57319-6305
28914621	+ Irwin Company, LLC, 965 Spener Ct., Palatine, IL 60067-2206
28914622	+ Irwin Company, LLC, 965 W Spencer Ct, Palatine, IL 60067-2206
28914623	+ Irwin Company, LLC, 965 W Spencer St., Palatine, IL 60067-2206
28914628	+ Irwin Trucking, LLC, 965 W Spencer Ct, Palatine, IL 60067-2206
28914631	+ Jacob B Harris, 330 N Wabash, Ste. 3300, Chicago, IL 60611-3604
28914633	+ North Dakota Workforce Safety & Ins, Anne Jorgensen Green, 1600 E Centrury Ave, Ste 1, Bismarck, ND 58503-0649
28914635	+ Paccar Financial Corp, c/o Chuhak & Tecson, 30 S Wacker Dr., Ste. 2600, Chicago, IL 60606-7512
28914639	+ Portfolio Recovery Assoc, LLC, c/o Sanjay Jutla et al, 120 Corp Blvd., Norfolk, VA 23502
28914640	+ TRC Audit, 16W285 83rd St., Ste. C, Willowbrook, IL 60527-5873

TOTAL: 18

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
28914605	+ Email/Text: jsc@renozahm.com	Sep 30 2020 00:15:00	All Wheels Financial, Inc., c/o Reno Zahm, 2902 McFarland Rd., Ste 400, Rockford, IL 61107-6801
28914607	EDI: BANKAMER.COM	Sep 30 2020 03:38:00	Bank Of America, Po Box 982238, El Paso, TX 79998
28914609	+ Email/Text: bk@blittandgaines.com	Sep 30 2020 00:14:00	Blitt & Gaines, P.C., 661 Glenn Ave., Wheeling, IL 60090-6017
28914611	+ EDI: CAPITALONE.COM	Sep 30 2020 03:38:00	Capital One/best Buy, Po Box 30253, Salt Lake City, UT 84130-0253
28914613	+ Email/Text: mediamanagers@clientservices.com	Sep 30 2020 00:13:00	Client Services, Inc., 3451 S. Harry S. Truman Blvd, Saint Charles, MO 63301-9816
28914620	+ EDI: IRS.COM	Sep 30 2020 03:38:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
28914612	EDI: JPMORGANCHASE	Sep 30 2020 03:38:00	Chase Business Card Services, PO Box 15298, Wilmington, DE 19850
28914632	EDI: JPMORGANCHASE	Sep 30 2020 03:38:00	Jpmcb Card, Po Box 15369, Wilmington, DE 19850
28914634	+ Email/Text: pfc.bankruptcy.packages@paccar.com		

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Total Noticed: 30

		Sep 30 2020 00:15:00	Paccar Financial Cor, 777 106th Ave Ne, Bellevue, WA 98004-5027
28914636	+ EDI: PRA.COM	Sep 30 2020 03:38:00	Portfolio Recov Assoc, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952
28914641	EDI: USBANKARS.COM	Sep 30 2020 03:38:00	US Bank, PO Box 5227, Cincinnati, OH 45202
28914642	+ EDI: USBANKARS.COM	Sep 30 2020 03:38:00	Us Bank Home Mortgage, 4801 Frederica St., Owensboro, KY 42301-7441
TOTAL: 12			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
28914615	*+	Fifth Third Bank Na, 5050 Kingsley Dr, Cincinnati, OH 45227-1115
28914624	*+	Irwin Company, LLC, 965 W Spencer Ct, Palatine, IL 60067-2206
28914625	*+	Irwin Company, LLC, 965 W Spencer Ct, Palatine, IL 60067-2206
28914626	*+	Irwin Company, LLC, 965 W Spencer Ct, Palatine, IL 60067-2206
28914627	*+	Irwin Company, LLC, 965 W Spencer Ct, Palatine, IL 60067-2206
28914629	*+	Irwin Trucking, LLC, 965 W Spencer Ct, Palatine, IL 60067-2206
28914630	*+	Irwin Trucking, LLC, 965 W Spencer Ct., Palatine, IL 60067-2206
28914637	*+	Portfolio Recov Assoc, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952
28914638	*+	Portfolio Recov Assoc, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952
28914603	##+	Abrams & Abrams, P.C, 180 W Washington, Chicago, IL 60602-2316
28914606	##+	Balboa Capital Corpora, 2010 Main St Ste 1100, Irvine, CA 92614-8250

TOTAL: 0 Undeliverable, 9 Duplicate, 2 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 01, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 29, 2020 at the address(es) listed below:

Name	Email Address
Deborah Kanner Ebner	dkebner@debnertrustee.com dke@trustesolutions.net,IL53@ecfbis.com;webmaster@debnertrustee.com;lizd@deborahEbnerlaw.com
Konstantine T. Sparagis	on behalf of Debtor 1 Bradley T Holloway gsparagi@yahoo.com Gus@konstantinelaw.com;Morgan@konstantinelaw.com;Drew@konstantinelaw.com
Patrick S Layng	USTPRegion11.ES.ECF@usdoj.gov

TOTAL: 3